

CLAIMS:

1. A computerized system for facilitating transactions in goods or services, the system comprising:

means for allowing electronic procurement of a purchase order agreement

5 between a seller and a buyer and relating to a transaction in one or more goods or services, and for electronically storing the purchase order agreement;

means for electronically providing an opportunity for the seller to obtain financing in relation to producing the one or more goods or services;

means for receiving and storing electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement; and

means for electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement.

2. A computerized system for facilitating transactions in goods or services, the system comprising:

means for allowing electronic procurement of a purchase order agreement

between a seller and a buyer and relating to a transaction in one or more goods or services, and for electronically storing the purchase order agreement;

20 means for receiving and storing electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

means for electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement; and

means for electronically providing an opportunity for the seller to obtain advance payment in relation to the purchase order agreement.

3. A computerized system for facilitating transactions in goods or services, the system comprising:

means for allowing electronic procurement of a purchase order agreement between a seller and a buyer and relating to a transaction in one or more goods or services, and for electronically storing the purchase order agreement;

means for electronically providing an opportunity for the seller to obtain financing in relation to the one or more goods or services;

means for receiving and storing electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

means for electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement;

means for electronically providing a payment instruction if the seller has been evaluated to have complied with the seller's obligations as defined by the purchase order agreement; and

means for receiving and storing electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement.

4. The system of claim 3, wherein the financing is to be utilized by the seller in producing one or more goods or services in accordance with the purchase order agreement.

5. The system of claim 4, wherein the financing comprises a loan provided to the seller by a lender.

6. The system of claim 4, wherein the lender is a financial institution.

7. The system of claim 3, wherein the financing is provided by a lending institution, and wherein the means for electronically providing an opportunity for the seller to obtain financing in relation to the one or more goods or services comprises means for allowing the seller, through the system to choose the lending institution from whom the seller is requesting the financing.

8. The system of claim 7, wherein allowing the seller to choose the lending institution through the system provides at least one of a customer source and a sales channel to the lending institution.

9. The system of claim 5, wherein the loan is provided to the seller at least in part in return for the seller assigning to the lender at least a portion of the seller's entitlement to payment from the buyer in connection with the purchase order agreement.

10. The system of claim 9, wherein the lender becomes a party to a transaction associated with the purchase order agreement, and wherein the lender becomes entitled to at least a portion of payment by the buyer in relation to the purchase order agreement.

11. The system of claim 10, comprising means to allow the lender to access a first set of information through the system and relating to the transaction.

12. The system of claim 11, wherein the first set of information is limited to information that is pertinent to the lender's involvement in the transaction.

13. The system of claim 11, comprising means for allowing the lender access through the system to information through the system relating to at least one of the buyer's credit qualifications and the buyer's credit exposure.

14. The system of claim 13, comprising means to allow the lender access through the system to information relating to a cumulative amount of credit exposure by the buyer to the seller based upon all transactions between the buyer and the seller for which the system stores information.

15. The system of claim 10, wherein the lender is entitled to at least a portion of any cargo insurance proceeds that may issue in relation to the transaction.

16. The system of claim 10, wherein the lender is entitled to at least a portion of any buyer credit assurance proceeds that may issue in relation to the transaction.

17. The system of claim 10, wherein the seller's obtaining the loan is contingent upon at least one of the seller's satisfying all of the seller's obligations as defined by the purchase order agreement and the buyer's waiving any rights to avoid any payments associated with the

purchase order agreement due to the seller's failure to fulfill the seller's obligations as defined by the purchase order agreement.

18. The system of claim 3, comprising means for the system evaluating whether a first set of payment guarantee criteria are met, and means for, if the first set of payment guarantee criteria are evaluated to be met, the system providing a payment guarantee to the seller to guarantee payment by the buyer in connection with the purchase order agreement.

19. The system of claim 18, wherein the first set of criteria comprises at least one of a credit exposure of the buyer being evaluated by the system to be within a specified maximum credit exposure, and the seller being evaluated by the system to have complied with the seller's obligations as defined by the purchase order agreement.

20. The system of claim 3, wherein the means for electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement comprises means for electronically evaluating whether the seller has complied with at least a portion of the seller's obligations as defined by the purchase order agreement, and wherein means for electronically providing a payment instruction if the seller has been evaluated to have complied with the seller's obligations as defined by the purchase order agreement comprises means for electronically providing a payment instruction if the seller has been evaluated to have complied with the at least a portion of the seller's obligations as defined by the purchase order agreement.

21. A computerized system for facilitating transactions in goods or services, the system comprising:

means for allowing electronic procurement of a purchase order agreement between a seller and a buyer and relating to a transaction in one or more goods or services, and
5 for electronically storing the purchase order agreement;

means for receiving and storing electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

means for electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement;

10 means for electronically providing an opportunity for the seller to obtain advance payment in relation to the purchase order agreement;

means for electronically providing a payment instruction if the seller has been evaluated to have complied with the seller's obligations as defined by the purchase order agreement; and

15 means for receiving and storing electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement.

22. The system of claim 21, wherein the advance payment comprises a loan provided to the
20 seller by a lender.

23. The system of claim 22, wherein the lender is a financial institution.

24. The system of claim 22, wherein the loan is provided to the seller at least in part in return for the seller assigning to the lender at least a portion of the seller's entitlement to payment from the buyer in connection with the purchase order agreement.

5 25. The system of claim 22, wherein the seller's obtaining the loan is contingent upon at least one of the seller's satisfying all of the seller's obligations as defined by the purchase order agreement and the buyer's waiving any rights to avoid any payments associated with the purchase order agreement due to the seller's failure to fulfill the seller's obligations as defined by the purchase order agreement.

10 26. The system of claim 22, wherein the lender becomes a party to a transaction associated with the purchase order agreement, and wherein the lender becomes entitled to at least a portion of payment by the buyer in relation to the purchase order agreement.

15 27. The system of claim 26, comprising means to allow the lender to access a first set of information through the system and relating to the transaction.

20 28. The system of claim 27, wherein the first set of information is limited to information that is pertinent to the lender's involvement in the transaction.

29. The system of claim 27, comprising means for allowing the lender access through the system to information through the system relating to at least one of the buyer's credit qualifications and the buyer's credit exposure.

30. The system of claim 29, comprising means to allow the lender access through the system to information relating to a cumulative amount of credit exposure by the buyer to the seller based upon all transactions between the buyer and the seller for which the system stores information.

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31. The system of claim 26, wherein the lender is entitled to at least a portion of any cargo insurance proceeds that may issue in relation to the transaction.

32. The system of claim 26, wherein the lender is entitled to at least a portion of any buyer credit assurance proceeds that may issue in relation to the transaction.

33. The system of claim 26, wherein the seller's obtaining the loan is contingent upon at least one of the seller's satisfying all of the seller's obligations as defined by the purchase order agreement and the buyer's waiving any rights to avoid any payments associated with the purchase order agreement due to the seller's failure to fulfill the seller's obligations as defined by the purchase order agreement.

34. A computerized method for facilitating transactions in goods or services, the method comprising:

allowing electronic procurement of a purchase order agreement between a seller and a buyer and relating to a transaction in one or more goods or services, and electronically storing the purchase order agreement;

electronically providing an opportunity for the seller to obtain financing in
relation to the one or more goods or services;

receiving and storing electronic evidence that the seller has performed in
connection with fulfilling the seller's obligations as defined by the purchase order agreement;
5 and

electronically evaluating whether the seller has complied with the seller's
obligations as defined by the purchase order agreement.

35. A computerized method for facilitating transactions in goods or services, the method
comprising:

allowing electronic procurement of a purchase order agreement between a seller
and a buyer and relating to a transaction in one or more goods or services, and electronically
storing the purchase order agreement;

receiving and storing electronic evidence that the seller has performed in
connection with fulfilling the seller's obligations as defined by the purchase order agreement;

electronically evaluating whether the seller has complied with the seller's
obligations as defined by the purchase order agreement; and

means for electronically providing an opportunity for the seller to obtain advance
payment in relation to the purchase order agreement.

36. A computerized method for facilitating transactions in goods or services, the method
comprising:

allowing electronic procurement of a purchase order agreement between a seller and a buyer and relating to a transaction in one or more goods or services, and electronically storing the purchase order agreement;

electronically providing an opportunity for the seller to obtain financing in
5 relation to the one or more goods or services;

receiving and storing electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement;

electronically providing a payment instruction if the seller has been evaluated to
10 have complied with the seller's obligations as defined by the purchase order agreement; and

receiving and storing electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement.

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37. A computer usable medium storing program code which, when executed on a computerized device, causes the computerized device to execute a computerized method for facilitating transactions in goods or services, the method comprising:

allowing electronic procurement of a purchase order agreement between a seller
20 and a buyer and relating to a transaction in one or more goods or services, and electronically storing the purchase order agreement;

receiving and storing electronic evidence that the seller has performed in connection with fulfilling the seller's obligations as defined by the purchase order agreement;

electronically evaluating whether the seller has complied with the seller's obligations as defined by the purchase order agreement;

electronically providing an opportunity for the seller to obtain advance payment in relation to the purchase order agreement;

5 electronically providing a payment instruction if the seller has been evaluated to have complied with the seller's obligations as defined by the purchase order agreement; and

receiving and storing electronic evidence that the buyer has made one or more payments in connection with fulfilling buyer's obligations as defined by the purchase order agreement.